



Board of County Commissioners
Clermont County, Ohio

Supplemental Disability

Money to Let You Concentrate on What Is Most Important

Every four seconds in America a worker receives an off-the-job disabling injury.¹ While they are disabled, the bills – rent, food, car and mortgage payments – just keep coming. With Disability Income Advantage coverage, if you are ever faced with a disabling illness or accident, you have extra benefits to help you concentrate on what is most important – your recovery. Payments are non-taxable and may be used for any purpose you choose!

When you need to cover all the bases, it is on your side.

The advantages of base off-the-job disability income coverage include:

- ◆ Guarantee issue for up to a \$3000 per month benefit when you sign-up during initial offering
- ◆ You own the individual policy
- ◆ Pays in addition to any employer provided benefits or other coverage in place
- ◆ Coverage amounts are flexible, so you select what works best with your needs and budget
- ◆ Portable & Guaranteed Renewable to age 70
- ◆ Waives new Elimination Period for related total disabilities recurring within 180 days of returning to work
- ◆ Provides a lump sum benefit equal to 3x the monthly benefit amount if you, the insured, dies while receiving benefits
- ◆ Important feature that provides a one time lump sum benefit up to 12x the monthly benefit amount for diagnosis of a terminal illness
- ◆ Receive 150% of the monthly benefit amount for a catastrophic disability
- ◆ If you were totally disabled prior to the start of partial disability, a partial disability benefit of 20% to 80% of full function may be payable up to a maximum of \$3,000 per month for up to six months
- ◆ Covers normal maternity after one year participation in the plan.

How Would You Pay for Health Insurance if You Became Disabled and Lost Your Job?

If you were to become disabled and lose your job, could you afford COBRA premiums to keep your health insurance? In 2006 monthly COBRA premiums averaged over \$354 for an individual and over \$957 for a family of four.²

With as little as a \$200 disability policy in force, you can purchase a COBRA Rider that will reimburse up to \$1,250 per month for up to two years to pay for elected COBRA coverage. Your COBRA benefit will be paid in addition to any other disability benefits.

Choose from Two Great Options:

- ◆ **Option 1** - Short-term coverage that pays after the 30th day of a qualified disability. Benefits are payable in addition to any other benefits, for up to six months per occurrence.
- AND/OR**
- ◆ **Option 2** - Coverage can also begin or continue after 180 days of a qualified disability and is payable for up to an additional two years.

The Stakes are High. The Odds are Sobering.

- ◆ The chance of being disabled for 90 days at age 32 is 6.5x greater than the chance of dying.³
- ◆ Disabilities account for 48% of all mortgage foreclosures.³
- ◆ Almost 20% of personal bankruptcies are people who had health insurance at the beginning of a disability, but could not afford to continue paying premiums.⁴

1: Source: National Safety Council, 2003.

2: Source: Kaiser/HRET Survey of Employer-Sponsored Health Benefits 2006.

3: Source: Benefits Selling, September 2004.

4: Source: Harvard Study 2005

All employees with a status of 35 hours per week or greater qualify for coverage. This is a one-time offer for coverage without the need for medical underwriting. There will be no on-going 'open enrollments' for this product.

What it All Means

Disability Income Advantage will pay a benefit amount for the benefit period selected after the Elimination Period has been satisfied. Here's a glossary that will help explain some of the key terms we use when we talk about the benefits:

- › **Elimination Period** is the number of continuous days, beginning with the first day of a total disability, before any monthly benefit amount is payable; separate Elimination Periods apply to injury and illness.
- › **Total Disability** is the complete inability to perform 80% or more of the material and substantial duties of your regular occupation as certified by the attending physician. [It does *not* include disabilities caused by injury that occur on the job or are covered under *Workman's Compensation*.]
- › **Benefit Period** is the period of time for which monthly income benefits are payable after the Elimination Period ends.
- › **Portability** means the policy is individually owned by the policyholder. Coverage can be continued on a direct pay basis after the policyholder terminates their employment. Maximum age 70.

› **Waiver of Premium** occurs when premiums are waived after the employee has been totally disabled for 90 days or throughout the Elimination Period, whichever is longer.

› **Pre-existing Conditions** are covered after 12 months from the effective date of the policy.

How do I sign up for this great benefit?

To get more information or to enroll call
513-842-0725.

*Employees not enrolling during initial offering will be subject to medical evidence in the future.

Disability Income Advantage is Kanawha Insurance Company Policy Form 80315 8/05 OH. The policy and any optional benefits/riders contain limitations and exclusions. Optional benefits/riders and features are not available in all states and may vary by state. COBRA Premium Payment Benefit Rider is Kanawha Insurance Company Policy Form 90859 3/03. This rider contains limitations and exclusions. This rider may not be available in all states and may vary by state. COBRA disability coordinates coverage with any applicable local, state and/or federal benefits.

Enrollment Services by

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